

DEBTOR(S)) BK. NO. 19-80295
) (Chapter 13)
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NOTICE TO CREDITORS AND DEBTORS

Debtor Thomas Owen Brown
Tammy Ann Brown

Case number 19-80295

NOTE: PLAN PAYMENTS TO THE TRUSTEE MUST BEGIN IMMEDIATELY FOR PLANS REQUIRING PRE-CONFIRMATION ADEQUATE PROTECTION PAYMENTS OR LEASE PAYMENTS. IN THOSE CASES PROVIDING FOR EMPLOYER DEDUCTIONS, THE DEBTOR MUST MAKE DIRECT PAYMENT TO THE TRUSTEE BY MONEY ORDER OR CASHIER'S CHECK UNTIL THE EMPLOYER DEDUCTION BEGINS. IN CASES WITHOUT PRE-CONFIRMATION PAYMENTS, PLAN PAYMENTS MUST COMMENCE WITHIN 30 DAYS OF FILING OF THE PETITION. THE DEBTOR MUST MAKE DIRECT PAYMENT TO THE TRUSTEE UNTIL THE EMPLOYER DEDUCTION BEGINS.

PART 2. ORDER OF PAYMENT OF CLAIMS

Applicable Trustee fees shall be deducted pursuant to 28 U.S.C. § 586(e). Claims shall be paid in the following order; and, unless otherwise provided, claims within each class shall be paid pro rata:

1. Pre-confirmation payments for adequate protection or leases of personal property;
2. Minimum monthly payments to secured creditors listed in PART 6 of this plan, minimum arrearage payments and regular executory contract payments due on Executory Contracts and Leases in PART 7 of this plan, and minimum monthly payments on arrearages on 11 U.S.C. § 507(a)(1)(A) priority domestic support claims in PART 5(B) of this plan **[NOTE: IF THERE ARE NO MINIMUM ARREARAGE PAYMENTS OR REGULAR EXECUTORY CONTRACT PAYMENTS DESIGNATED IN THE PLAN, THOSE MONIES WILL BE DISTRIBUTED UNDER # 3 ON ATTORNEY FEES];**
3. The Debtor's attorney's fees and costs as approved by the Court **[NOTE: DEBTOR'S COUNSEL SHOULD NOT DESIGNATE A PER MONTH PAYMENT FOR ATTORNEY FEES. UNDER THIS ORDER OF PAYMENTS ALL FUNDS WILL BE CODED FOR ATTORNEY FEES AFTER THE BEFORE DISCUSSED MINIMUM MONTHLY PAYMENTS AND EXECUTORY CONTRACT PAYMENTS];**
4. After payments of the previously listed amounts in (1) through (3) above, additional funds will be distributed prorata to secured claims in **PART 6**, arrearages on Executory Contracts and Leases in **PART 7** of this plan and domestic support claims under 11 U.S.C. § 507(a)(1)(A) in **PART 5(B)** of this plan;
5. Other administrative expense claims under 11 U.S.C. § 503 and Chapter 7 Trustee compensation allowed under 11 U.S.C. § 1326(b)(3);
6. Other priority claims in the order specified in 11 U.S.C. § 507(a) including post-petition tax claims allowed under 11 U.S.C. § 1305;
7. Payments on co-signed unsecured claims listed in PART 8 of this plan;
8. General Unsecured Claims.

PART 3. §1326(A) PRE-CONFIRMATION ADEQUATE PROTECTION PAYMENTS & LEASE PAYMENTS

The following pre-confirmation adequate protection payments on claims secured by personal property and pre-confirmation lease payments for leases of personal property shall be paid by the Trustee to the below listed creditors without entry of an order of the Court. The Debtor proposing pre-confirmation payments will **immediately** commence plan payments to the Trustee. Creditors must file a timely proof of claim to receive payment. Payments by the Trustee shall commence to these creditors within 30 days of the filing of the proof of claim unless the Trustee does not have funds available within 7 working days prior to the end of the 30-day period. Post-confirmation payments are provided for below in **PARTS 6** and **7** of this plan.

Creditor's Names and Full Address	Last Four Digits of Account Number	Date of Next Payment Due	Payment Amount
1. Pentagon Federal Credit Union Attn: Bankruptcy Po Box 1432 Alexandria, VA 22313	0956		\$150.00

PART 4. ADMINISTRATIVE CLAIMS

Trustee fees shall be deducted from each payment received by the Trustee.

Neb. R. Bankr. P. 2016-1(A)(4) and **Appendix "K"** provide for the maximum allowance of Chapter 13 attorney fees and expenses [Standard Allowable Amount "SAA"] which may be included in a Chapter 13 Plan. Additional fees or costs in excess of this amount must be approved through the "ALC" Fees process or a separate fee application. Fees and costs requested for allowance are as follows:

"SAA" Fees Requested	Fees Received Prior to Filing	Balance of "SAA" Fees to Be Paid in Plan
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\$4,000.00	\$57.00	\$3,943.00
"SAA" Costs Requested	Costs Received Prior to Filing	Balance of "SAA" Costs to Be Paid in Plan
\$200.00	\$0.00	\$200.00

PART 5 **PRIORITY CLAIMS**

11 U.S.C. § 1322(a) provides that all claims entitled to priority under 11 U.S.C. § 507(a) shall be paid in full in deferred cash payments unless the holder of a particular claim agrees to a different treatment of such claim except for a priority claim under 11 U.S.C. § 507(a)(1)(B). It is further provided that any and all pre-petition penalties, and post-petition penalties and interest, which have attached or will be attached to any such claim, shall be treated as a general unsecured claim and not entitled to priority. Such claims are as follows:

A. Domestic Support Obligations

- 1) ☐ None. If "None" is checked, the rest of § 5(A) need not be completed or reproduced
- 2) Name of Debtor who owes Domestic Support Obligation Thomas Brown
- 3) The Debtor is required to pay all post-petition Domestic Support Obligations directly to the holder of the claim and not through the Chapter 13 Plan.
- 4) Name(s), address(es), and phone number(s) of the holder of ANY domestic support obligation as defined in 11 U.S.C. § 101(14A):

Name of Creditor	Address, City, State, Zip Code	Telephone Number
1) Jennifer feigel	1513 Fruitland Dr. Chattanooga, TN 37412	
2) Macayla Budin	3715 Harrison #221 Bellevue, NE 68147	
3) Nebraska Department of Health & Human Se Attn: Bankruptcy	Po Box 95026 Lincoln NE 68509-000	
4) Tennessee Child Support Department of Human Services	400 Deadrick Street Nashville TN 37243-0000	

B. Arrearages Owed to Domestic Support Obligation Holders Under 11 U.S.C. § 507(a)(1)(A)

- 1) ☒ None. If "None" is checked, the rest of § 5(B) need not be completed or reproduced.

C. Domestic Support Obligations Assigned To Or Owed To A Governmental Unit Under 11 U.S.C. § 507(a)(1)(B)

- 1) ☒ None. If "None" is checked, the rest of § 5(C) need not be completed or reproduced.

D. Priority Tax Claims Including Post-Petition Tax Claims Allowed Under 11 U.S.C. § 1305

- 1) ☐ None. If "None" is checked, the rest of § 5(D) need not be completed or reproduced.
- 2) Name of Creditor, estimated arrearage claim, and any special payment provisions:

Federal: \$7,302.19	State: \$	Total: \$7,302.19
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E. Chapter 7 Trustee Compensation Allowed Under 11 U.S.C. § 1326(b)(3)

- 1) ☒ None. If "None" is checked, the rest of § 5(E) need not be completed or reproduced.

F. Other Priority Claims: Provisions for treatment in Part 11 of plan.

PART 6. **SECURED CLAIMS**

A. Home Mortgage Claims
(including claims secured by real property which the debtor intends to retain)

- 1) ☒ None. If "None" is checked, the rest of § 6(A) need not be completed or reproduced.

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B. Post-Confirmation Payments to Creditors Secured by Personal Property. Post-confirmation payments to creditors holding claims secured by personal property shall be paid as set forth in subparagraphs (1) and (2):

1) **Secured Claims to which § 506 Valuation is NOT applicable:**

- a. ☐ None. If "None" is checked, the rest of § 6(B)(1) need not be completed or reproduced.
- b. Claims listed in this subsection are debts secured by a purchase money security interest in a personal motor vehicle, incurred within 910 days of filing of the bankruptcy OR debts secured by a purchase money security interest in "any other thing of value," incurred within one year prior to filing of the bankruptcy. These claims will be paid in full with interest as provided below. Unless otherwise ordered by the Court, the claim amount stated on a proof of claim or amended proof of claim filed before the filing deadline under Bankruptcy Rule 3002(c) controls over any contrary amount listed below.

Name of Creditor	Property Description	Estimated Claim Amount	Pre-confirmation Interest Rate & Dollar Amount Limit, If Any	Post-confirmation Interest Rate	Minimum Monthly Payment Amount	Total Payments Plus Interest
1. Pentagon Federal Credit Union	2017 Chevrolet Trax LS 14,000+ miles	\$25,293.00	0.00% \$0.00	7.25%	\$150.00	\$28,755.19

2) **Secured Claims to which § 506 Valuation is applicable:**

- a. ☐ None. If "None" is checked, the rest of § 6(B)(2) need not be completed or reproduced.
- b. Claims listed in this subsection are debts secured by personal property not described in the prior paragraph of this plan, 6(B)(1)(b). These claims will be paid either the value of the secured property or the amount of the claim, whichever is less, with interest as provided below. The portion of a claim that exceeds the value of the secured property will be treated as an unsecured claim. In this District, the value of the secured property is determined by the proof of claim, subject to the right of the Debtor to object to such valuation.

Name of Creditor	Property Description	Estimated Value of Security or Amount Owed (use lowest amount)	Pre-confirmation Interest Rate & Dollar Amount Limit, if any	Post-confirmation Interest Rate	Minimum Monthly Payment Amount	Total Payments Plus Interest
1. Sterling Jewelers/Kay Jewelers	Wedding rings and costume jewelry	\$842.00	0.00% \$0.00	0.00%		\$842.00

C. Surrender of Property

- 1) ☒ None. If "None" is checked, the rest of § 6(C) need not be completed or reproduced.

D. Lien Avoidance and Lien Stripping

- 1) ☒ None. If "None" is checked, the rest of § 6(D) need not be completed or reproduced.

PART 7. EXECUTORY CONTRACTS/LEASES

A. The Debtor assumes the executory contract/lease referenced below and provides for the regular contract/lease payment to be included in the Chapter 13 plan. All other executory contracts and unexpired leases are rejected. Any pre-petition arrearage will be cured in monthly payments as noted below:

B. Check One

- 1) ☒ None. If "None" is checked, the rest of § Part 7 need not be completed or reproduced.

PART 8. CO-SIGNED UNSECURED DEBTS

A. ☒ None. If "None" is checked, the rest of § Part 8 need not be completed or reproduced.

PART 9. UNSECURED CLAIMS

A. Allowed unsecured claims shall be paid pro rata from all remaining funds.

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PART 10. ADDITIONAL PROVISIONS

- A. If there are no resistances/objections to confirmation of this plan or after all objections are resolved, the Court may confirm the plan without further hearing.
- B. Property of the estate, including the Debtor's current and future income, shall revert in the Debtor at the time a discharge is issued, and the Debtor shall have the sole right to use and possession of property of the estate during the pendency of this case.
- C. In order to obtain distributions under the plan, a creditor must file a proof of claim no later than 70 days after the filing of the petition except as provided in Rule 3002(c) of the Federal Rules of Bankruptcy Procedure.
- D. Unless otherwise provided in this plan or ordered by the Court, the holder of each allowed secured claim provided for by the plan shall retain its lien securing such claim as provided in 11 U.S.C. § 1325(a)(5)(B).
- E. After the bar date to file a proof of claim for non-governmental units passes, limited notice/service is approved for all post confirmation pleadings. Pleadings shall include applications for fees, amended plans and motions. Pleadings shall be served on all parties in interest. For purposes of this limited notice provision, a party in interest is a party whose interest is directly affected by the motion, a creditor who has filed a proof of claim, a party who has filed a request for notice, any governmental agency or unit that is a creditor and all creditors scheduled as secured or priority creditors. Any pleading filed with limited notice shall include a certificate of service specifically stating it was served with limited notice on all parties in interest pursuant to Neb. R. Bankr. P. 9013-1(E)(1). **Failure to comply shall result in deferral of the motion until a proper certificate of service is filed.**

PART 11. NONSTANDARD PROVISIONS

Under Bankruptcy Rule 3015(c), nonstandard provisions must be set forth below. A nonstandard provision is a provision not otherwise included in this Local Form Plan or deviating from it. **Nonstandard provisions set out elsewhere in this plan are ineffective and void.**

The following plan provisions will be effective only if there is a check in the box "included" at the end of the opening **Notice to Creditors and Debtors** of this plan.

NOTICE OF RESISTANCE DEADLINE

ANY RESISTANCE TO THIS PLAN OR REQUEST FOR A HEARING MUST BE FILED IN WRITING WITH THE BANKRUPTCY CLERK'S OFFICE (SEE ORIGINAL NOTICE OF BANKRUPTCY FOR ADDRESS) AND SERVED ON THE ATTORNEY FOR THE DEBTOR AT THE ADDRESS LISTED BELOW (OR SERVED ON THE DEBTOR, IF NOT REPRESENTED BY AN ATTORNEY), ON OR BEFORE:

04/16/2019

IF A TIMELY RESISTANCE OR REQUEST FOR A HEARING IS FILED AND SERVED, THE BANKRUPTCY COURT WILL HANDLE THE RESISTANCE IN ACCORDANCE WITH NEB. R. BANKR. P. 3015-2. IF THERE ARE NO OBJECTIONS TO THE PLAN AS FILED, THE COURT MAY CONFIRM THE PLAN WITHOUT FURTHER HEARING.

CERTIFICATE OF SERVICE

On March 13, 2019, the undersigned mailed a copy of this plan to all creditors, parties in interest and those requesting notice by regular United States mail, postage prepaid. The parties to whom notice was mailed are either listed below or on the attached mailing matrix. The undersigned relies on the CM/ECF system of the United States Bankruptcy Court to provide service to the following: Kathleen A. Laughlin, Standing Chapter 13 Trustee District of Nebraska

Dated: March 13, 2019 Debtor(s)

By: /s/ Jessie C. Polson
Jessie C. Polson #23646
3006 South 87th Street
Omaha, NE 68124
(402) 614-7171
(402) 939-0960
jessie.polson@SamTurcoLawOffices.com

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By filing this document, the Attorney for the Debtor(s) or the Debtor(s) themselves, if not represented by an attorney certify(ies) that wording and order of the provisions in this Chapter 13 plan are identical to those contained in the Local Chapter 13 Plan for the United States Bankruptcy Court for the District of Nebraska, other than any nonstandard provisions included in **PART 11** of this plan.

Thomas Owen Brown
1221 S. 122nd Plaza #121
Omaha, NE 68144

Tammy Ann Brown
1221 S. 122nd Plaza #121
Omaha, NE 68144

Aaron's Sales Lease
Attn: Bankruptcy
Po Box 100039
Kennesaw, GA 30156

Acceptance Now
Attn: Acceptancenow Customer Service / B
5501 Headquarters Dr
Plano, TX 75024

Advance America
3327 L Street
Omaha, NE 68107

AmeriCredit/GM Financial
Po Box 181145
Arlington, TX 76096

AmeriCredit/GM Financial
Attn: Bankruptcy
Po Box 183853
Arlington, TX 76096

Asc/saf
2100 16th Ave. So
Great Falls, MT 59405

Berlin-Wheeler Inc.
Attn: Bankruptcy
Po Box 479
Topeka, KS 66601

Cap1/Justice
Capital One Retail Srvs/Attn: Bankruptcy
Po Box 30258
Salt Lake City, UT 84130

Capital One
Attn: Bankruptcy
Po Box 30285
Salt Lake City, UT 84130

CDL Training Service of Missouri
c/o Dennis Lee
2433 S. 130th Circle, Ste. 300
Omaha, NE 68144

Central Credit Services
PO Box 390916
Minneapolis, MN 55439

Check 'n Go
9517 Q Street
Omaha, NE 68127

CHI Health
7753 Solution Ctr.
Chicago, IL 60677

CHI Health Business Office
2301 North 117th Ave., Suite 100
Omaha, NE 68164

Childrens Hospital Medical Center
PO Box 952806
Saint Louis, MO 63195-2806

Citicards Cbna
Citi Bank
Po Box 6077
Sioux Falls, SD 57117

Cnac
5500 L Street
Omaha, NE 68117

Comenity Bank/Gordmans
Attn: Bankruptcy
Po Box 182125
Columbus, OH 43218

Comenity Bank/Torrid
Attn: Bankruptcy
Po Box 182125
Columbus, OH 43218

Comenity Bank/Victoria Secret
Attn: Bankruptcy
Po Box 182125
Columbus, OH 43218

Comenity Capital Bank/HSN
Attn: Bankruptcy Dept
Po Box 182125
Columbus, OH 43218

Comenitycapital/Big Lot
Attn: Bankruptcy Dept
Po Box 182125
Columbus, OH 43218

Debtor	Thomas Owen Brown Tammy Ann Brown	Case number	19-80295
Continental Finance Company Attn: Bankruptcy Po Box 8099 Newark, DE 19714	Convergent Outstanding, Inc. 800 SW 38th PO Box 9004 Renton, WA 98057	Credit First National Association Attn: Bankruptcy Po Box 81315 Cleveland, OH 44181	
Credit Management Services c/o Drew Graham PO Box 1512 Grand Island, NE 68802	Credit One Bank Attn: Bankruptcy Department Po Box 98873 Las Vegas, NV 89193	DCI Credit Services 1409 W Villard Drawer 1347 Dickinson, ND 58602	
Dept of Ed / 582 / Nelnet Attn: Claims Po Box 82505 Lincoln, NE 68501	Douglas County Attorney 428 Hall Of Justice Omaha, NE 68183	Douglas County Treasurer 909 Civic Center 1819 Farnam Street Omaha, NE 68183	
Dynamic Recovery Solutions P O Box 25759 Greenville, SC 29616	ERC/Enhanced Recovery Corp Attn: Bankruptcy 8014 Bayberry Road Jacksonville, FL 32256	EZ Money 4654 Dodge St. Omaha, NE 68132	
FedLoan Servicing Attn: Bankruptcy Po Box 69184 Harrisburg, PA 17106	Financial Recovery Servcies Inc PO Box 385908 Minneapolis, MN 55438-5908	Fingerhut Attn: Bankruptcy Po Box 1250 Saint Cloud, MN 56395	
Fingerhut Attn: Bankruptcy 6250 Ridgewood Rd Saint Cloud, MN 56303	First Premier Bank Attn: Bankruptcy Po Box 5524 Sioux Falls, SD 57117	GC Services Limited Partnership 6330 Gulfton Houston, TX 77081	
GC Services Limited Partnership PO Box 329250 Columbus, OH 43232	General Service Bureau PO Box 641579 Omaha, NE 68164	Genesis Bc/celtic Bank Attn: Bankruptcy 268 South State Street Ste 300 Salt Lake City, UT 84111	
H R Block PO Box 677463 Dallas, TX 75267-7463	Internal Revenue Service PO Box 7346 Philadelphia, PA 19101-7346	Jefferson Capital Systems 16 McLeland Rd Saint Cloud, MN 56303	
Jefferson Capital Systems, LLC Po Box 1999 Saint Cloud, MN 56302	Jennifer Feigel 1513 Fruitland Dr Chattanooga, TN 37412	Kohls/Capital One Kohls Credit Po Box 3120 Milwaukee, WI 53201	

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LVNV Funding/Resurgent Capital Attn: Bankruptcy Po Box 10497 Greenville, SC 29603	Macayla Budin 3715 Harrison #221 Bellevue, NE 68147		Mercury/FBT Attn: Bankruptcy Po Box 84064 Columbus, GA 31908
Messerli Kramer c/o Katie Figgins 3033 Campus Dr Ste 250 Minneapolis, MN 55441-2662	MidAmerica Bank Trust Company Attn: Bankruptcy 216 West Second St Dixon, MO 65459		Midland Credit 2365 Northside Dr, Ste 300 San Diego, CA 92108
Midland Credit Management PO Box 2001 Warren, MI 48090	Midwest Recovery Systems Attn: Bankruptcy Po Box 899 Florissant, MO 63032		National Account Syste Attn: Bankruptcy Department 1724 N. 120th St. Omaha, NE 68145
National Account Systems PO Box 45767 Omaha, NE 68145	Nebraska Department of Health Human Se Attn: Bankruptcy Po Box 95026 Lincoln, NE 68509		Nebraska Department Of Revenue Attn: Bankruptcy Unit PO Box 94818 Lincoln, NE 68509-4818
Omaha Children's Clinic 19102 Q St., Suite 102 Omaha, NE 68135	Pacific Winds Apartments 1215 Fawn Parkway Plaza Omaha, NE 68144		Paycheck Advance 10627 Fort St. Omaha, NE 68134
Paypal PO Box 5138 Timonium, MD 21094	Pentagon Federal Credit Union Attn: Bankruptcy Po Box 1432 Alexandria, VA 22313		Portfolio Recovery Po Box 41021 Norfolk, VA 23541
Red Credit Solutions c/o Ashley Faier 6910 Pacific Street Ste 425 Omaha, NE 68106	Santander Consumer USA Attn: Bankruptcy Po Box 961245 Fort Worth, TX 76161		Sterling Jewelers/Kay Jewelers Attn: Bankruptcy 375 Ghent Rd Akron, OH 44333
Synchrony Bank/Care Credit Attn: Bankruptcy Dept Po Box 965060 Orlando, FL 32896	Synchrony Bank/Gap Attn: Bankruptcy Dept Po Box 965060 Orlando, FL 32896		Synchrony Bank/Kirklands Attn: Bankruptcy Dept Po Box 965060 Orlando, FL 32896
Synchrony Bank/Walmart Attn: Bankruptcy Po Box 965060 Orlando, FL 32896	Target Attn: Bankruptcy Po Box 9475 Minneapolis, MN 55440		Tennessee Child Support Department of Human Services 400 Deadrick Street Nashville, TN 37243
Trident Asset Management Attn: Bankruptcy Po Box 888424 Atlanta, GA 30356	Verizon Wireless Attn: Verizon Wireless Bankruptcy Admini 500 Technology Dr, Ste 550 Weldon Spring, MO 63304		Wells Fargo Dealer Services Attn: Bankruptcy Po Box 19657 Irvine, CA 92623